

SEP 9 3 20 PM '96

STATE OF MISSISSIPPI)

COUNTY OF SUNFLOWER)

BK 72 PG 672
W.E. DAVIS CH. CLK.

KNOW ALL MEN by these presents that I, DWIGHT L. LOTT, JR., of Sunflower County, Mississippi, do hereby constitute and appoint my wife, PATRICIA F. LOTT, limited authority to act in my place and stead, to exercise, do, and perform the acts of CASHING ALL, and EVERY INTEREST CHECK, on a monthly basis, from the HIBERNIA NATIONAL BANK, located at Bogalusa, Louisiana. PATRICIA F. LOTT, has the authority to ENDORSE AND CASH these interest checks from HIBERNIA NATIONAL BANK.

PATRICIA F. LOTT, also has LIMITED POWER OF ATTORNEY, to open a JOINT CHECKING ACCOUNT at the PEOPLE'S PLACE BANK AND TRUST, located at SOUTHAVEN, MS. The joint account is to be in the names of PATRICIA F. LOTT and DWIGHT L. LOTT, JR.

This instrument is to be construed and interpreted as a LIMITED POWER OF ATTORNEY. The Enumeration does not limit and is construed to limit the powers granted to said Attorney in Fact.

And I do hereby ratify and confirm all that my said Attorney shall lawfully do or cause to be done by Virtue of this present, is to CASH ALL INTEREST CHECKS from the HIBERNIA NATIONAL BANK located at Bogalusa, Louisiana, and to OPEN A JOINT CHECKING ACCOUNT, in PATRICIA F. LOTT, and DWIGHT L. LOTT, JR., names.

This LIMITED POWER OF ATTORNEY, shall not be affected by, but shall continue, during my subsequent disability or incompetence, my incarceration, as provided for in Section 87-3-13 of Mississippi Code of 1972, as Amended.

Witness my signature, this the 3 day of September, 1996.

Dwight L. Lott, Jr.
DWIGHT L. LOTT, JR.

STATE OF MISSISSIPPI)

COUNTY OF SUNFLOWER)

Personally came and appeared before me, the undersigned authority in and for said County and State, who acknowledged that he sign and delivered the foregoing instrument on the day and year therein mentioned.

Given under my hand and seal of office on this, the 3 day of September, 1996.

Laura Hopson
NOTARY PUBLIC

MY COMMISSION EXPIRES: My Commission Expires December 8, 1997

Prepared by:
Laura Hopson
590 Parchman 12 Rd.
Parchman, MS, 38738
(601) 745-6611

